

Attorney Docket Number AUS92001055US1  
Serial No. 09/888,470  
Response to Final Office Action mailed March 8, 2007.

**B. Remarks**

**1. Claim rejections 35 USC §102.**

a. The examiner rejected claims 1, 3-9, 11-14, and 16 as being anticipated by Hill (United States Patent 6,236,981).

**b. Response.**

Hill discloses a system in which the merchant, in order to receive payment, must submit six values: a merchant ID, an authorization token (AT), the number N of tokens required to give the necessary value, a wallet ID, and a payment token. (Hill, 12:53-62). Moreover, Hill's payment system is based upon the use of tokens as the method of payment.

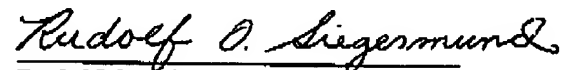
Applicant's system, on the other hand, only requires the merchant to submit two numbers—a primary number and a wallet number—in addition to the transaction. Applicant's payment is made by use of credit card account or bank account data accessed by submission of the primary number and the wallet number. (see Specification, page 2, lines 12-19). In other words, upon submitting only the primary number and the wallet number along with the transaction, the merchant receives payment.

In order to further clarify this distinction, applicant has amended each of the independent claims to further clarify this distinction by reciting "wherein the wallet number is associated with either a credit card account or a bank account so that the

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[payment or financial] transaction is processed without using tokens.” Because applicant does not use tokens, applicant’s method and system requires fewer steps for implementation. In other words, for a merchant to be paid in applicant’s system, the merchant must submit only two values with a transaction instead of the six values required by Hill’s system.

3. Applicant submits that the claims are in condition for allowance.



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